

**UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF OHIO**

CHRISTOPHER FULTZ,

Plaintiff,

v.

ZENRESOLVE, LLC,

Defendant.

)
)
) Case No. 5:21-cv-02202
)
)

) **The Hon. Judge Sara Lioi**
)
)

) **Magistrate Judge Carmen E.**
) **Henderson**
)
)

**DECLARATION OF PLAINTIFF CHRISTOPHER FULTZ
IN SUPPORT OF HIS MOTION FOR A DEFAULT JUDGMENT**

I, Christopher Fultz, swear:

1. I am over the age of 18 and have personal knowledge of the facts asserted in this declaration unless otherwise indicated. If called upon to testify to these facts, I would competently do so.

2. When ZenResolve started contacting me by email, my wife and I were already deep underwater and often relying on payday loans to make ends meet and keep our five children housed, clothed, and fed.

3. Despite holding down two frontline jobs during the pandemic—one as a full-time paramedic with the Cleveland Clinic and another as a part-time paramedic with the Sharon Twp. Fire Dept.—I have been unable to earn enough to break us out of the crippling cycle of revolving high-interest loans.

4. When a payday loan comes due at the same time that a major family expense hits, sometimes repaying the loan loses out.

5. As a result, I'm not new to debt collection calls and letters. I know my rights under the FDCPA, and I have used my right to forbid contact except through my attorney to help keep myself sane while trying to bring order to my family's finances.

6. What was new to me, however, was ZenResolve's use of email, which intruded on one of the few means of communication that I had previously felt was safe to look at.

7. Trying to restore the feeling of safety, I informed ZenResolve that I was represented by Mr. Hilton at Hilton Parker, LLC, and I gave them his contact information, including his address.

8. It didn't work. Instead, ZenResolve responded to my email by asking me to characterize Mr. Hilton's representation of me as one or the other of two inapplicable options. Tired and stressed, I did not respond.

9. Three days later, I opened my inbox to the unpleasant surprise of another ZenResolve email urging me to set up a payment plan.

10. Four days after that, I once again found a ZenResolve email waiting for me when I opened my inbox.

11. Each time I opened my inbox to see another ZenResolve email, it interrupted my train of thought and made me conscious of the constant, background anxiety I feel about my family's finances.

12. Worse, ZenResolve's emails added strain to the relationship between my wife and me. We try to keep one another informed about the family's finances, but it's hard not to bicker when we're forcibly reminded of how much pressure we're under.

13. I also found myself having to worry about opening my email where my children might see it.

14. On December 21, 2021, my wife and I finally filed for bankruptcy. Our decision to do so was driven in part by ZenResolve's email harassment.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Jan 5, 2022

Executed on: _____


Christopher Fultz (Jan 5, 2022 20:23 EST)

Christopher Fultz






Motion for Default Judgment - Decl. ISO - Fultz v. ZenResolve

Final Audit Report

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"Motion for Default Judgment - Decl. ISO - Fultz v. ZenResolve" History

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